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SUPPLEMENT TO THE 1990 ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1990

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

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OF THE
BUREAU OF FINANCIAL INSTITUTIONS

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APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

NEW CONSUMER FINANCE OFFICES

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
11/16/89	Commercial Credit Loans, Inc.	531-B Market Street, Leesburg, Loudoun County, VA	Approved 1/8/90
12/14/89	Transamerica Financial Services, Inc.	12360 Jefferson Avenue City of Norfolk, VA	Approved 1/19/90
12/22/89	Commercial Credit Loans, Inc.	415 Roanoke Street, Christiansburg, Montgomery County, VA	Approved 2/23/90
12/28/89	Commercial Credit Loans, Inc.	1010 East Main Street Pulaski County, VA	Approved 2/23/90
12/28/89	Commercial Credit Loans, Inc.	3554 Electric Road, S.W., #16 City of Roanoke, VA	Approved 2/23/90
12/28/89	Commercial Credit Loans, Inc.	10800 Midlothian Turnpike, Suite 151 Chesterfield County, VA	Approved 2/23/90
12/28/89	Commercial Credit Loans, Inc.	424-426 Maple Avenue, East, Vienna Fairfax County, VA	Approved 2/23/90
12/28/89	Commercial Credit Loans, Inc.	969 East Stuart Drive City of Galax, VA	Approved 2/23/90
12/28/89	Commercial Credit Loans, Inc.	245 Commonwealth Boulevard City of Martinsville, VA	Approved 2/23/90
12/28/89	Commercial Credit Loans, Inc.	770 Lynnhaven Parkway, Suite 140, City of Virginia Beach, VA	Approved 2/23/90
1/10/90	Commercial Credit Loans, Inc.	8227 Hull Street Road Chesterfield County, VA	Approved 3/6/90
1/10/90	Commercial Credit Loans, Inc.	2332-E West Mercury Boulevard City of Hampton, VA	Approved 3/6/90
1/10/90	Commercial Credit Loans, Inc.	1200 North Battlefield Boulevard, Suite 122, City of Chesapeake, VA	Approved 3/6/90
1/10/90	Commercial Credit Loans, Inc.	2148 Berkmar Drive, Suite 6, City of Charlottesville, VA	Approved 3/6/90
1/17/90	Commercial Credit Loans, Inc.	14215-M Centreville Square Fairfax County, VA	Approved 3/22/90
1/18/90	Commercial Credit Loans, Inc.	1860 Pleasant Valley Road City of Winchester, VA	Approved 3/22/90
3/26/90	American General Finance of America, Inc.	5 East Church Street City of Martinsville, VA	Approved 5/25/90
4/2/90	Chrysler First Financial Services Corporation of America	9840 Midlothian Turnpike, Suite Chesterfield County, VA	Approved 5/31/90

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

NEW CONSUMER FINANCE OFFICES—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
5/4/90	Mercury Finance Company of Virginia	15439-E Warwick Boulevard City of Newport News, VA	Approved 7/2/90
5/25/90	Norwest Financial Virginia, Inc.	3554 Electric Road, S.W. Roanoke County, VA	Approved 7/31/90
6/12/90	CC Home Lenders Services, Inc.	424-426 Maple Avenue, East, Vienna, Fairfax County, VA	Approved 8/15/90
6/15/90	Landmark Financial Services of Virginia, Inc.	1923 South Church Street, Smithfield, Isle of Wight County, VA	Approved 7/10/90
6/15/90	Landmark Financial Services of Virginia, Inc.	5216 George Washington Memorial Highway, Suite F, Grafton, York County, VA	Approved 7/10/90
6/15/90	Landmark Financial Services of Virginia, Inc.	Route 17, Carrollton, Isle of Wight County, VA	Approved 7/10/90
6/15/90	Landmark Financial Services of Virginia, Inc.	12693 Jefferson Davis Highway Chester, Chesterfield County, VA	Approved 7/10/90
8/13/90	Advanced Funding Corp.	3500 Elm Avenue City of Portsmouth, VA	Withdrawn 11/12/90
8/17/90	Kentucky Finance Co., Inc., Bristol, VA	142 Kents Ridge Road Tazewell County, VA	Approved 10/4/90
8/31/90	Equity One Consumer Discount Company, d/b/a Equity One Consumer Loan, Inc.	Heritage Corner, U.S. Route 13 & Washington Street, Onley, Accomack County, VA	Approved 10/31/90
8/31/90	Equity One Consumer Discount Company, d/b/a Equity One Consumer Loan, Inc.	4411 Plank Road Spotsylvania County, VA	Approved 10/30/90
9/14/90	Equity One Consumer Discount Company, d/b/a Equity One Consumer Loan, Inc.	10419 Midlothian Turnpike Chesterfield County, VA	Approved 11/6/90
9/21/90	Chrysler First Financial Services Corporation of America	12500 Fair Lakes Circle, Suite 250, Fairfax County, VA	Approved 12/7/90
10/1/90	Chrysler First Financial Services Corporation of America	8109 Staples Mill Road Henrico County, VA	Approved 12/18/90
10/9/90	Norwest Financial Virginia, Inc.	Newport Crossing, 435 Oriana Road, #4, City of Newport News, VA	Approved 12/7/90
11/28/90	Commercial Credit Loans, Inc.	12917 Jefferson Avenue, Suite L, City of Newport News, VA	Pending
12/12/90	Transamerica Financial Services, Inc.	2965 Colonnade Drive City of Roanoke, VA	Pending

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

CONSUMER FINANCE OFFICE RELOCATIONS

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
1/9/90	Aetna Finance Company, d/b/a ITT Financial Services	From: 606 North Washington Street To: 3141 Duke Street both in the City of Alexandria, VA	Approved 1/10/90
2/16/90	American General Finance of America, Inc.	From: 317 Shawnee Avenue To: U.S. Highway 23 & 58 both in Big Stone Gap, Wise County, VA	Approved 2/17/90
3/21/90	American General Finance of America, Inc.	From: 3905A Hull Street City of Richmond, VA To: 11136 Hull Street Road, Suite 1D, Chesterfield County, VA	Approved 3/22/91
3/22/90	Aetna Finance Company, d/b/a ITT Financial Services	From: 366 Elden Street To 396 Elden Street both in Herndon, Fairfax County, VA	Approved 3/23/90
4/9/90	American General Finance of America, Inc.	From: Westwood Village, 1978-80 William Street, City of Fredericksburg, VA To: 3940-D Plank Road Spotsylvania County, VA	Approved 4/10/90
5/7/90	Chrysler First Financial Services Corporation of America	From: 11 Koger Executive Center, Suite 130 To: 5505 Robin Hood Road, Suite J, both in the City of Norfolk, VA	Approved 5/8/90
5/24/90	American General Finance of America, Inc.	From: 5176 Nine Mile Road To: 5245 Laburnum Avenue both in Henrico County, VA	Approved 6/7/90
6/6/90	City Finance Company, d/b/a Public Finance Corporation	From: 1112 West Main Street To: 259 Zan Road both in the City of Charlottesville, VA	Approved 6/6/90
6/25/90	Commercial Credit Loans, Inc.	From: 11 Kirk Avenue, S.W. City of Roanoke, VA To: 6701 Peters Creek Road, Suite 107, Roanoke County, VA	Approved 6/25/90
7/2/90	Associates Financial Services Company of Virginia, Inc.	From: 1428 North Seminole Trail To: 1900 Rio Hill Road both in Albemarle County, VA	Approved 7/2/90
7/18/90	American General Finance of America, Inc.	From: 2036-4 Victory Boulevard To: 4552 George Washington Highway both in the City of Portsmouth, VA	Approved 7/20/90
8/13/90	Chrysler First Financial Services Corporation of America	From: 5425 Robin Hood Road, Suites 204-206, City of Norfolk, VA To: 2101 Executive Drive, 1st Floor, City of Hampton	Approved 8/17/90

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1990

CONSUMER FINANCE OFFICE RELOCATIONS — Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	DISPOSITION
8/15/90	Commercial Credit Loans, Inc.	From: 770 Lynnhaven Parkway, Suite 140 To: 770 Lynnhaven Parkway, Suite 105 both in the City of Virginia Beach, VA	Approved 8/17/90
9/4/90	Landmark Financial Services of Virginia, Inc.	From: 7007 Hull Street Road To: 8245 Hull Street Road both in Chesterfield County, VA	Approved 9/5/90
11/13/90	Associates Financial Services of Virginia, Inc.	From: 306 Oyster Point Road, Suite 13 To: 306 Oyster Point Road, Suite 7 both in the City of Newport News, VA	Approved 11/14/90
12/21/90	Landmark Financial Services of America, Inc	From: 4356-3 Bonney Road, Suite 102 City of Virginia Beach, VA To: 1401 Greenbrier Parkway, Suite 285, City of Chesapeake, VA	Approved 12/21/90

CONSUMER FINANCE STATUS CHANGES—1990

NEW CONSUMER FINANCE OFFICES

January	29	Commercial Credit Loans, Inc. opened a consumer finance office at 531-B East Market Street, Leesburg, Loudoun County, VA
February	16	Transamerica Financial Services, Inc., opened a consumer finance office at 12350 Jefferson Avenue, City of Newport News, VA
March	1	Commercial Credit Loans, Inc. opened a consumer finance office at 10800 Midlothian Turnpike, Suite 151, Chesterfield County, VA
March	1	Commercial Credit Loans, Inc. opened a consumer finance office at 415 Roanoke Street, Christiansubrg, Montgomery County, VA
March	1	Commercial Credit Loans, Inc. opened a consumer finance office at 770 Lynnhaven Parkway, Suite 140, City of Virginia Beach, VA
March	1	Commercial Credit Loans, Inc. opened a consumer finance office at 424-426 Maple Avenue, East, Vienna, Fairfax County, VA
March	1	Commercial Credit Loans, Inc. opened a consumer finance office at 969 East Stuart Drive, City of Galax, VA
March	1	Commercial Credit Loans, Inc. opened a consumer finance office at 245 Commonwealth Boulevard, City of Martinsville, VA
March	1	Commercial Credit Loans, Inc. opened a consumer finance office at 1010 East Main Street, Pulaski County, VA
March	1	Commercial Credit Loans, Inc. opened a consumer finance office at 3554 Electric Road, S.W., #16, City of Roanoke, VA
March	9	Commercial Credit Loans, Inc. opened a consumer finance office at 2332-E West Mercury Boulevard, City of Hampton, VA
March	9	Commercial Credit Loans, Inc. opened a consumer finance office at 8227 Hull Street Road, Chesterfield County, VA
March	9	Commercial Credit Loans, Inc. opened a consumer finance office at 1200 North Battlefield Boulevard, Suite 122, City of Chesapeake, VA
March	27	Commercial Credit Loans, Inc. opened a consumer finance office at 1869 Pleasant Valley Road, City of Winchester, VA
March	27	Commercial Credit Loans, Inc. opened a consumer finance office at 14215-M Centreville Square, Fairfax County, VA
April	19	Commercial Credit Loans, Inc. opened a consumer finance office at 2148 Berkmar Drive, Suite 6, City of Charlottesville, VA
June	1	Chrysler First Financial Services Corporation of America opened a consumer finance office at 9840 Midlothian Turnpike, Chesterfield County, VA
June	29	American General Finance of America, Inc. opened a consumer finance office at 5 East Church Street, City of Martinsville, VA
July	2	Mercury Finance Company of Virginia opened a consumer finance office at 15439-E Warwick Boulevard, City of Newport News, VA

CONSUMER FINANCE STATUS CHANGES—1990

NEW CONSUMER FINANCE OFFICES — Continued

July	11	Landmark Financial Services of Virginia, Inc. opened a consumer finance office at 12693 Jefferson Davis Highway, Chester, Chesterfield County, VA
July	11	Landmark Financial Services of Virginia, Inc. opened a consumer finance office at Route 17, Carrollton, Isle of Wight County, VA
July	11	Landmark Financial Services of Virginia, Inc. opened a consumer finance office at 5216 George Washington Memorial Highway, Suite F, Grafton, York County, VA
July	11	Landmark Financial Services of Virginia, Inc. opened a consumer finance office at 1923 South Church Street, Smithfield, Isle of Wight County, VA
August	2	Norwest Financial Virginia, Inc. opened a consumer finance office at 3554 Electric Road, S.W., Roanoke County, VA
September	4	CC Home Lenders Services, Inc. opened a consumer finance office at 424-426 Maple Avenue East, Vienna, Fairfax County, VA
October	10	Kentucky Finance Co., Inc., Bristol, VA opened a consumer finance office at 142 Kents Ridge Road, Tazewell County, VA
November	8	Equity One Consumer Discount Company, d/b/a Equity One Consumer Loan, Inc. opened a consumer finance office at 4411 Plank Road, Spotsylvania County, VA
November	12	Equity One Consumer Discount Company, d/b/a Equity One Consumer Loan, Inc. opened a consumer finance office at Heritage Corner, U.S. Route 13 & Washington Street, Onley, Accomack County, VA
November	20	Equity One Consumer Discount Company, d/b/a Equity One Consumer Loan, Inc. opened a consumer finance office at 10419 Midlothian Turnpike, Chesterfield County, VA
November	27	Associates Financial Serivces Company of Virginia, Inc. opened a consumer finance office at 4300 Plank Road, Suite 210, City of Fredericksburg, VA

CONSUMER FINANCE OFFICE RELOCATIONS

January	15	Associates Financial Services Company of Virginia, Inc. moved its consumer finance office from 2040 Coliseum Drive, Suite 13 to 2040 Coliseum Drive, Suite 21, both in the City of Hampton, VA
January	19	Mercury Finance Company of Virginia moved its consumer finance office from 133 East Belt Boulevard, Suite G, City of Richmond, VA to 9550 Midlothian Turnpike, Suite 105, Chesterfield County, VA
February	6	American General Finance of America, Inc. moved its consumer finance office from 233 North Washington Highway to 505 South Washington Highway, Suite F, both in Ashland, Hanover County, VA
April	23	American General Finance of America, Inc. moved its consumer finance office from 317 Shawnee Avenue to U.S. Highway 23 & Route 58, both in Big Stone Gap, Wise County, VA

CONSUMER FINANCE STATUS CHANGES—1990

CONSUMER FINANCE OFFICE RELOCATIONS — Continued

May	7	Aetna Finance Company, d/b/a ITT Financial Services moved its consumer finance office from 366 Elden Street to 396 Elden Street, both in Herndon, Fairfax County, VA
May	21	American General Finance of America, Inc. moved its consumer finance office from 3905 Hull Street Road, City of Richmond, VA to 11136 Hull Street Road, Suite 1D, Chesterfield County, VA
June	1	City Finance Company, d/b/a Public Finance Corporation moved its consumer finance office from 1112 West Main Street to 259 Zan Road, both in the City of Charlottesville, VA
June	11	Aetna Finance Company, d/b/a ITT Financial Services moved its consumer finance office from 606 North Washington Street to 3141 Duke Street, both in the City of Alexandria, VA
June	25	Chrysler First Financial Services Corporation of America moved its consumer finance office from 11 Koger Executive Center, Suite 130, to 5505 Robin Hood Road, Suite J, both in the City of Norfolk, VA
June	29	American General Finance of America, Inc. relocated a consumer finance office from Westwood Village, 1978-80 William Street, City of Fredericksburg, VA to 3940-D Plank Road, Spotsylvania County, VA
July	2	Commercial Credit Loans, Inc. moved its consumer finance office from 11 Kirk Avenue, S.W., City of Roanoke, VA to 6701 Peters Creek Road, Suite 107, Roanoke County, VA
September	17	American General Finance of America, Inc. moved its consumer finance office from 2036-4 Victory Boulevard to 4552 George Washington Highway, both in the City of Portsmouth, VA
September	21	American General Finance of America, Inc. moved its consumer finance office from 5176 Nine Mile Road to 5245 South Laburnum Avenue, both in Henrico County, VA
October	15	Chrysler First Financial Services Corporation of America moved its consumer finance office from 5425 Robin Hood Road, Suite 206, City of Norfolk, VA to First Floor, Executive Towers, 2101 Executive Drive, City of Hampton, VA
November	2	Landmark Financial Services of Virginia Inc. moved its consumer finance office from 7007 Hull Street Road to 8245 Hull Street Road, both in Chesterfield County, VA
December	3	Associates Financial Services Company of Virginia, Inc. moved its consumer finance office from 1428 North Seminole Trail to 1900 Rio Hill Road, both in Albemarle County, VA
December	10	Associates Financial Services of Virginia, Inc. moved its consumer finance office from 306 Oyster Point Road, Suite 13 to 306 Oyster Point Road, Suite 7, both in the City of Newport News, VA
December	26	Landmark Financial Services of Virginia, Inc. moved its consumer finance office from 4356-3 Bonney Road, Suite 102, City of Virginia Beach, VA to 1401 Greenbrier Parkway, Suite 285, City of Chesapeake, VA

CONSUMER FINANCE STATUS CHANGES—1990

CONSUMER FINANCE OFFICE CLOSINGS

March	1	BarclaysAmerican/Financial, Inc. closed a consumer finance office at 969 East Stuart Drive, City of Galax, VA
March	1	BarclaysAmerican/Financial, Inc. closed a consumer finance office at 245 Commonwealth Boulevard, City of Martinsville, VA
March	1	BarclaysAmerican/Financial, Inc. closed a consumer finance office at 1010 East Main Street, Pulaski County, VA
March	1	BarclaysAmerican/Financial, Inc. closed a consumer finance office at 10800 Midlothian Turnpike, Winchester Building, Suite 151, Chesterfield County, VA
March	1	BarclaysAmerican/Financial, Inc. closed a consumer finance office at 424-426 Maple Avenue East, Vienna, Fairfax County, VA
March	1	BarclaysAmerican/Financial, Inc. closed a consumer finance office at Lynnhaven Corporate Center, Suite 140, 770 Lynnhaven Parkway, City of Virginia Beach, VA
March	1	BarclaysAmerican/Financial, Inc. closed a consumer finance office at 415 Roanoke Street, Christiansburg, Montgomery County, VA
March	1	BarclaysAmerican/Financial, Inc. closed a consumer finance office at 3554 Electric Road, S.W., City of Roanoke, VA
March	1	Commercial Credit Loans, Inc. closed a consumer finance office at 3554 Electric Road S.W., #16, City of Roanoke, VA
March	19	Commercial Credit Loans, Inc. closed a consumer finance office at 22 Walnut Street, City of Martinsville, VA
June	1	TranSouth Financial Corporation closed a consumer finance office at 3420 Holland Road, City of Virginia Beach, VA
June	8	AVCO Financial Services of Madison Heights, Inc. closed a consumer finance office at 415 North Military Highway, Suite 10, City of Norfolk, VA
June	29	Community Finance Company closed a consumer finance office at Route 17, Carrollton, Isle of Wight County, VA
June	29	Community Finance Company closed a consumer finance office at Bermuda Square Shopping Center, U.S. Route 1 & State Route 10, Chester, Chesterfield County, VA
June	29	Community Finance Company closed a consumer finance office at 5216 George Washington Memorial Highway, Suite F, Grafton, York County, VA
June	29	Community Finance Company closed a consumer finance office at 306 Cavalier Square Shopping Center, City of Hopewell, VA
June	29	Community Finance Company closed a consumer finance office at Smithfield Square Shopping Center, Smithfield, Isle of Wight County, VA
June	29	Community Finance Company closed a consumer finance office at Hungry Brook Shopping Center, 1224 Concorde Avenue, Henrico County, VA
July	13	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 342 Battlefield Boulevard South, City of Chesapeake, VA

CONSUMER FINANCE STATUS CHANGES—1990

CONSUMER FINANCE OFFICE CLOSINGS—Continued

August	1	Security Pacific Financial Services, Inc. closed a consumer finance office at 1204 Fenwick Drive, Suite 101, City of Lynchburg, VA
September	4	Commercial Credit Loans, Inc. closed a consumer finance office at 424-426 Maple Avenue East, Vienna, Fairfax County, VA
November	20	Security Pacific Financial Services, Inc. closed a consumer finance office at 5004 Monument Avenue, Henrico County, VA
November	30	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 6517 Auburn Drive, College Park Square II, City of Virginia Beach, VA
December	1	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at Potomac Mills Festival, 510 Potomac Mills Road, Dale City, Prince William County, VA
December	1	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 6601 Little River Turnpike, Fairfax County, VA
December	1	Associates Financial Services Company of Virginia, Inc. closed a consumer finance office at 6691-D Backlick Road, Springfield, Fairfax County, VA

INDEPENDENT*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1990**

Company	Number of Offices	ASSETS Consumer Finance Business	Other Business	Total Business
1. Altavista Loan Company	1	$ 915,525	-0-	$ 915,525
2. Bynum Finance Corporation	1	1,499,661	-0-	1,499,661
3. Capitol Loan Company, Incorporated	1	1,022,758	37,864	1,060,622
4. Collinsville Finance Corporation	1	681,936	-0-	681,936
5. Colonial Loans, Inc.	1	1,968,070	1,027,470	2,995,540
6. Franklin Finance Company, Incorporated	1	1,341,756	-0-	1,341,756
7. Henry County Small Loan Corporation	1	615,477	-0-	615,477
8. Homestead Financial Services of Va., Inc.	1	791,020	1,538,934	2,329,954
9. Knight Finance Comapny, Inc.	1	1,082,861	-0-	1,082,861
10. Moore Loans, Incorporated	1	2,670,638	5,991,276	8,661,914
11. Parks Finance Service, Inc.	3	4,264,946	-0-	4,264,948
12. Piedmont Finance Service, Incorporated	2	1,258,391	-0-	1,258,391
13. Southside Finance Company	1	289,411	-0-	289,411
14. Stuart Finance & Small Loan Corporation	1	199,553	-0-	199,553
15. Sussex Finance & Loan Corporation	1	299,941	10,943	310,884
16. Valley Finance Service, Incorporated	2	1,946,325	222,282	2,168,607
TOTAL	20	$20,848,271	$8,828,769	$29,677,040

*Those consumer finance companies who only operate in the Commonwealth of Virginia and are not affiliated with a bank holding company.

**Danville Finance & Loan Corporation and South Norfolk Loan Corporation did not file their 1990 Annual Reports and surrendered their consumer finance licenses in 1991.

CHAIN*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1990

Company	Number of Offices	ASSETS Consumer Finance Business	Other Business	Total Business
1. American General Finance of America, Inc.	65	$ 98,951,762	$175,456,895	$ 274,408,657
2. Ashland Finance Company of Virginia	1	1,417,631	613,421	2,031,052
3. Associates Financial Services Company of Virginia, Inc.	14	16,966,038	127,795,384	144,761,422
4. AVCO Financial Services of Madison Heights, Inc.	10	15,674,613	539,029	16,213,642
5. Beneficial Virginia Inc.	27	35,818,611	82,180,585	117,999,196
6. Blazer Financial Services, Inc.	11	18,071,842	775,627	38,847,469
7. CC Home Lenders Services, Inc.	1	1,864,002	18,665,860	20,529,862
8. Capitol Credit Plan of Virginia, Inc.	10	13,134,714	7,327,675	20,462,389
9. Chrysler First Financial Services Corporation of America	9	3,585,363	65,729,056	69,314,419
10. Commercial Credit Loans, Inc.	21	12,671,397	128,609,867	141,281,264
11. Equity One Consumer Discount Company d/b/a Equity One Consumer Loan, Inc.	3	804,990	480,676	1,285,666
12. Aetna Finance Company, d/b/a ITT Financial Services	17	56,706,946	30,665,152	87,372,098
13. Kentucky Finance Co., Inc., Bristol, Va.	3	4,287,308	1,097,404	5,364,712
14. Landmark Financial Services of Virginia, Inc.	15	15,781,587	23,711,873	39,493,460
15. Mercury Finance Company of Virginia	7	3,168,511	22,100,715	25,269,226
16. Norwest Financial Virginia, Inc.	7	3,411,126	9,992,014	13,403,140
17. Peoples Loans, Inc.	1	712,838	504,858	1,217,696
18. Provident Finance Company of Virginia, Inc.	14	20,308,958	6,882,042	27,191,000
19. City Finance Company, d/b/a Public Finance Corporation	11	9,771,819	5,570,964	15,342,783
20. Rouss Finance Company	2	1,998,350	352,650	2,351,000
21. Security Pacific Financial Services Inc.	23	21,776,364	114,080,601	135,856,965
22. Signal Finance of Virginia, Inc.	2	786,378	18,768,544	19,554,922
23. Sovran Credit Corporation	12	10,928,461	23,524,442	34,452,903
24. Transamerica Financial Services, Inc.	5	1,206,134	26,521,916	27,728,050
25. TranSouth Financial Corporation	14	9,590,454	48,757,067	58,347,521
26. Union Finance Corporation	2	1,164,613	2,544,345	3,708,958
TOTAL	307	$380,560,810	$963,248,662	$1,343,809,472

*Those consumer finance companies who operate in other states in addition to Virginia and/or are affiliated with a bank holding company.

INDEPENDENT COMPANIES
BALANCE SHEET
DECEMBER 31, 1990

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	20,185,113	10,955,529	31,140,642
Less: Unearned charges	649,460	2,349,845	2,999,305
Total net loans receivable	$19,535,653	$8,605,684	$28,141,337
Less: Allowance for possible loan losses	416,301	189,632	605,933
Adjusted net receivables	$19,119,352	$8,416,052	$27,535,404
Cash on hand and in banks	670,210	64,870	735,080
Short-term investments	249,552	1,952	251,504
Real estate (less depreciation)	32,478	0	32,478
Furniture, fixtures & equipment (less depreciation)	223,930	87,761	311,691
Deferred charges	62,750	6,824	69,574
Other assets	489,999	251,310	741,309
TOTAL ASSETS	$20,848,271	$8,828,769	$29,677,040
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	2,232,608	1,020,740	3,253,348
Parent company or affiliate	513,975	0	513,975
Other short-term borrowings	3,374,536	787,895	4,162,431
Total short-term borrowings	$ 6,121,119	$1,808,635	$ 7,929,754
Long-Term Borrowings:			
Bonds and debentures	3,703,864	1,755,631	5,459,495
Other long-term notes	1,590,924	3,521,854	5,112,778
Branch office capital allocated to debt	0	0	0
Total long-term borrowings	$ 5,294,788	$5,277,485	$10,572,273
Total borrowings	$11,415,907	$7,086,120	$18,502,027
Other liabilities	503,154	386,602	889,756
Total liabilities	$11,919,061	$7,472,722	$19,391,783
Net worth (individual or partnership)	$ 195,999	$ 0	$ 195,999
Shareholders Equity:			
Preferred stock	0	0	0
Common stock	761,120	61,800	822,920
Capital surplus	119,469	204,445	323,914
Retained earnings	8,352,964	1,092,090	9,445,054
Branch office capital allocated to equity	0	0	0
Treasury stock	(500,342)	(2,288)	(502,630)
Total net worth and shareholders equity	$ 8,929,210	$1,356,047	$10,285,257
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$20,848,271	$8,828,769	$29,677,040

CHAIN COMPANIES
BALANCE SHEET
DECEMBER 31, 1990

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	503,334,143	1,019,298,172	1,522,632,315
Less: Unearned charges	118,013,269	59,315,768	177,329,037
Total net loans receivable	$385,320,874	$959,982,404	$1,345,303,278
Less: Allowance for possible loan losses	14,181,600	22,055,843	36,237,443
Adjusted net receivables	$371,139,274	$937,926,561	$1,309,065,835
Cash on hand and in banks	752,339	3,273,717	4,026,056
Short-term investments	0	0	0
Real estate (less depreciation)	18,105	5,405	23,510
Furniture, fixtures & equipment (less depreciation)	1,621,393	3,202,245	4,823,638
Deferred charges	2,021,681	2,995,656	5,017,337
Other assets	5,008,018	15,845,078	20,853,096
TOTAL ASSETS	$380,560,810	$963,248,662	$1,343,809,472
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	1,197,482	1,462,847	2,660,329
Parent company or affiliate	296,144,803	652,716,788	948,861,591
Other short-term borrowings	0	0	0
Total short-term borrowings	$297,342,285	$654,179,635	$ 951,521,920
Long-Term Borrowings:			
Bonds and debentures	94,200	205,800	300,000
Other long-term notes	4,230,240	9,705,661	13,935,901
Branch office capital allocated to debt	26,453,714	192,199,283	218,652,997
Total long-term borrowings	$ 30,778,154	$202,110,744	$ 232,888,898
Total borrowings	$328,120,439	$856,290,379	$1,184,410,818
Other liabilities	2,209,917	8,248,817	10,458,734
Total liabilities	$330,330,356	$864,539,196	$1,194,869,552
Net worth (individual or partnership)	$ 0	$ 0	$ 0
Shareholders Equity:			
Preferred stock	0	0	0
Common stock	1,343,414	1,619,386	2,962,800
Capital surplus	10,915,495	22,475,470	33,390,965
Retained earnings	37,449,793	69,600,208	107,050,001
Branch office capital allocated to equity	551,317	5,078,995	5,630,312
Treasury stock	(29,565)	(64,593)	(94,158)
Total net worth and shareholders equity	$ 50,230,454	$ 98,709,466	$ 148,939,920
TOTAL LIABILITIES, NETWORTH AND SHAREHOLDERS EQUITY	$380,560,810	$963,248,662	$1,343,809,472

TOTAL INDUSTRY
BALANCE SHEET
DECEMBER 31, 1990

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	523,519,256	1,030,253,701	1,553,772,957
Less: Unearned charges	118,662,729	61,665,613	180,328,342
Total net loans receivable	$404,856,527	$968,588,088	$1,373,444,615
Less: Allowance for possible loan losses	14,597,901	22,245,475	36,843,376
Adjusted net receivables	$390,258,626	$946,342,613	$1,336,601,239
Cash on hand and in banks	1,422,549	3,338,587	4,761,136
Short-term investments	249,552	1,952	251,504
Real estate (less depreciation)	50,583	5,405	55,988
Furniture, fixtures & equipment (less depreciation)	1,845,323	3,290,006	5,135,329
Deferred charges	2,084,431	3,002,480	5,086,911
Other assets	5,498,017	16,096,388	21,594,405
TOTAL ASSETS	$401,409,081	$972,077,431	$1,373,486,512
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	3,430,090	2,483,587	5,913,677
Parent company or affiliate	296,658,778	652,716,788	949,375,566
Other short-term borrowings	3,374,536	787,895	4,162,431
Total short-term borrowings	$303,463,404	$655,988,270	$ 959,451,674
Long-Term Borrowings:			
Bonds and debentures	3,798,064	1,961,431	5,759,495
Other long-term notes	5,821,164	13,227,515	19,048,679
Branch office capital allocated to debt	26,453,714	192,199,283	218,652,997
Total long-term borrowings	$ 36,072,942	$207,388,229	$ 243,461,171
Total borrowings	$339,536,346	$863,376,499	$1,202,912,845
Other liabilities	2,713,071	8,635,419	11,348,490
Total liabilities	$342,249,417	$872,011,918	$1,214,261,335
Net worth (individual or partnership)	$ 195,999	$ 0	$ 195,999
Shareholders Equity:			
Preferred stock	0	0	0
Common stock	2,104,534	1,681,186	3,785,720
Capital surplus	11,034,964	22,679,915	33,714,879
Retained earnings	45,802,757	70,692,298	116,495,055
Branch office capital allocated to equity	551,317	5,078,995	5,630,312
Treasury stock	(529,907)	(66,881)	(596,788)
Total net worth and shareholders equity	$ 59,159,664	$100,065,513	$ 159,225,177
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$401,409,081	$972,077,431	$1,373,486,512

INDEPENDENT COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1990

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$5,094,415	$1,984,207	$7,078,622
Insurance income recognized by licensee	305,234	77,800	383,034
Insurance income recognized by affiliate[1]	69,738	0	69,738
Other income	249,098	68,121	317,219
TOTAL INCOME	$5,718,485	$2,130,128	$7,848,613
EXPENSES			
Advertising	$ 43,519	$ 19,097	$ 62,616
Auditing	46,519	8,904	55,423
Provision for possible loan losses	492,825	167,642	660,467
Depreciation and amortization	65,984	35,020	101,004
Insurance and fidelity bonds	90,960	18,233	109,193
Legal fees and disbursements	28,452	22,921	51,373
Postage, printing, stationery and supplies	111,144	47,143	158,287
Rent, janitorial services, and utilities	147,866	47,304	195,170
Salaries of officers, owners and partners	1,120,272	240,208	1,360,480
Salaries of all other employees	759,091	275,409	1,034,500
Taxes (other than income)	158,414	56,488	214,902
License fees	19,588	1,852	21,440
Telephone and telegraph	55,767	21,357	77,124
Travel, auto expense and allowance	55,962	8,197	64,159
Supervision and administration	8,778	222	9,000
Other expenses	326,067	219,656	545,723
Expenses (excluding taxes) allocated from insurance affiliate[2]	32,345	0	32,345
Total non-interest expenses	3,563,553	1,189,653	4,753,206
Interest paid on borrowed funds	1,165,308	751,154	1,916,462
Total expenses before income taxes	4,728,861	1,940,807	6,669,668
Income taxes:			
(a) State	38,710	2,868	41,578
(b) Federal	115,381	12,005	127,386
(c) Income taxes on insurance income of affiliate	2,939	0	2,939
Total income taxes	157,030	14,873	171,903
Total expenses	4,885,891	1,955,680	6,841,571
Net Income (loss)	$ 832,594	$ 174,448	$1,007,042

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

CHAIN COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1990

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$100,505,769	$152,356,052	$252,861,821
Insurance income recognized by licensee	1,118,583	562,072	1,680,655
Insurance income recognized by affiliate[1]	13,280,299	4,952,533	18,232,832
Other income	3,388,090	4,110,394	7,498,484
TOTAL INCOME	$118,292,741	$161,981,051	$280,273,792
EXPENSES			
Advertising	$ 1,388,224	$ 2,161,827	$ 3,550,051
Auditing	8,038	43,137	51,175
Provision for possible loan losses	20,507,596	13,683,268	34,190,864
Depreciation and amortization	1,934,188	2,086,122	4,020,310
Insurance and fidelity bonds	282,650	450,103	732,753
Legal fees and disbursements	454,408	387,623	842,031
Postage, printing, stationery and supplies	1,457,142	1,750,586	3,207,728
Rent, janitorial services, and utilities	3,369,723	3,510,977	6,880,700
Salaries of officers, owners and partners	279,058	102,311	381,369
Salaries of all other employees	13,084,919	17,439,347	30,524,266
Taxes (other than income)	729,749	991,050	1,720,799
License fees	622,201	494,729	1,116,930
Telephone and telegraph	1,274,376	1,455,010	2,729,386
Travel, auto expense and allowance	459,874	692,706	1,152,580
Supervision and administration	8,956,443	10,963,874	19,920,317
Other expenses	5,897,624	8,667,634	14,565,258
Expenses (excluding taxes) allocated from insurance affiliate[2]	7,968,180	2,871,952	10,840,132
Total non-interest expenses	68,674,393	67,752,256	136,426,649
Interest paid on borrowed funds	38,308,447	73,542,735	111,851,182
Total expenses before income taxes	106,982,840	141,294,991	248,277,831
Income taxes:			
(a) State	416,737	1,044,923	1,461,660
(b) Federal	1,910,880	5,204,465	7,115,345
(c) Income taxes on insurance income of affiliate	1,868,483	206,564	2,075,047
Total income taxes	4,196,100	6,455,952	10,652,052
Total expenses	111,178,940	147,750,943	258,929,883
Net Income (loss)	$ 7,113,801	$ 14,230,108	$ 21,343,909

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

TOTAL INDUSTRY
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1990

	Consumer Finance Business	Other Business	Total Business
INCOME			
Charges collected or earned	$105,600,184	$154,340,259	$259,940,443
Insurance income recognized by licensee	1,423,817	639,872	2,063,689
Insurance income recognized by affiliate[1]	13,350,037	4,952,533	18,302,570
Other income	3,637,188	4,178,515	7,815,703
TOTAL INCOME	$124,011,226	$164,111,179	$288,122,405
EXPENSES			
Advertising	$ 1,431,743	$ 2,180,924	$ 3,612,667
Auditing	54,557	52,041	106,598
Provision for possible loan losses	21,000,421	13,850,910	34,851,331
Depreciation and amortization	2,000,172	2,121,142	4,121,314
Insurance and fidelity bonds	373,610	468,336	841,946
Legal fees and disbursements	482,860	410,544	893,404
Postage, printing, stationery and supplie	1,568,286	1,797,729	3,366,015
Rent, janitorial services, and utilities	3,517,589	3,558,281	7,075,870
Salaries of officers, owners and partners	1,399,330	342,519	1,741,849
Salaries of all other employees	13,844,010	17,714,756	31,558,766
Taxes (other than income)	888,163	1,047,538	1,935,701
License fees	641,789	496,581	1,138,370
Telephone and telegraph	1,330,143	1,476,367	2,806,510
Travel, auto expense and allowance	515,836	700,903	1,216,739
Supervision and administration	8,965,221	10,964,096	19,929,317
Other expenses	6,223,691	8,887,290	15,110,981
Expenses (excluding taxes) allocated from insurance affiliate[2]	8,000,525	2,871,952	10,872,477
Total non-interest expenses	72,237,946	68,941,909	141,179,855
Interest paid on borrowed funds	39,473,755	74,293,889	113,767,644
Total expenses before income taxes	111,711,701	143,235,798	254,947,499
Income taxes:			
(a) State	455,447	1,047,791	1,503,238
(b) Federal	2,026,261	5,216,470	7,242,731
(c) Income taxes on insurance income of affiliate	1,871,422	206,564	2,077,986
Total income taxes	4,353,130	6,470,825	10,823,955
Total expenses	116,064,831	149,706,623	265,771,454
Net Income (loss)	$ 7,946,395	$ 14,404,556	$ 22,350,951

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

DELINQUENT ACCOUNTS
CONSUMER FINANCE BUSINESS ONLY
AS OF DECEMBER 31, 1990

	Independent Companies Net Receivables		Chain Companies Net Receivables		Total Industry Net Receivables	
	Number	Amount	Number	Amount	Number	Amount
Accounts with no payment for:						
Two Months	335	$345,777	3,938	$ 7,073,926	4,273	$ 7,419,703
Three Months	403	563,183	6,212	10,678,585	6,615	11,241,768
TOTAL	738	$908,960	10,150	$17,752,511	10,888	$18,661,471

	Independent Companies			Chain Companies			Total Industry		
	Two Months	Three Months	Total	Two Months	Three Months	Total	Two Months	Three Months	Total
Percent of number of loans at the end of the year that were delinquent at the time	2.20	2.64	4.84	1.74	2.74	4.48	1.77	2.74	4.51
Percent of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	1.81	2.95	4.76	1.91	2.88	4.79	1.90	2.88	4.78

RANGE OF CONSUMER FINANCE LOANS
MADE DURING 1990

	INDEPENDENT COMPANIES		CHAIN COMPANIES		TOTAL INDUSTRY	
	Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year	
	Number	Net Loans Receivable	Number	Net Loans Receivable	Number	Net Loans Receivable
$ .500.00 or Less	1,513	$ 510,950	5,930	$ 2,218,893	7,443	$ 2,729,843
500.01 to 1,000.00	3,977	2,824,718	29,560	21,220,798	33,537	24,045,516
1,000.01 to 1,500.00	3,062	3,707,135	35,230	42,472,122	38,292	46,179,257
1,500.01 to 2,000.00	2,039	3,500,735	33,620	57,497,532	35,659	60,998,267
2,000.01 to 2,500.00	1,364	3,023,370	23,200	51,775,801	24,564	54,799,171
2,500.01 to 3,000.00	1,235	3,386,131	36,150	103,369,403	37,385	106,755,534
Above 3,000.00	1,176	3,948,815	29,877	103,206,923	31,053	107,155,738
TOTAL	14,366	$20,901,854	193,567	$381,761,472	207,933	$402,663,326

SELECTED FINANCIAL RATIOS
YEAR ENDED DECEMBER 31, 1990

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	26.54	26.35	26.48	31.85	18.37	22.37	31.56	18.45	22.46
Charges Collected or Earned	23.64	24.55	23.89	27.06	17.28	20.18	26.88	17.35	20.27
Insurance Income	1.74	0.96	1.53	3.88	0.63	1.59	3.76	0.63	1.59
Other Income	1.16	0.84	1.06	0.91	0.46	0.60	0.92	0.47	0.60
Interest Expense	5.41	9.29	6.47	10.32	8.34	8.93	10.05	8.35	8.87
Non-interest Expense	16.54	14.72	16.04	18.49	7.68	10.89	18.38	7.75	11.01
Salary Expense	8.72	6.38	8.08	3.60	1.99	2.47	3.88	2.03	2.60
Bad Debt Expense	2.29	2.07	2.23	5.52	1.55	2.73	5.34	1.56	2.72
Supervision and Administration	0.04	—	0.03	2.44	1.24	1.59	2.28	1.23	1.55
Other Non-interest Expense	5.49	6.27	5.70	6.96	2.90	4.10	6.88	2.93	4.14
Income Before Income Taxes	4.59	2.34	3.96	3.05	2.35	2.55	3.13	2.35	2.59
Income Taxes	0.73	0.18	0.58	1.13	0.73	0.85	1.11	0.73	0.84
Net Income:									
Weighted Average	3.86	2.16	3.40	1.92	1.62	1.70	2.02	1.62	1.75
Median	3.54	2.54	3.08	2.42	0.37	1.15	3.08	0.49	2.17

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1990

Location	License Number	Name and Mailing Address	Consumer Finance Business: Net Loans Receivable Number	Consumer Finance Business: Net Loans Receivable Amount
Abingdon	CF-1182	Security Pacific Financial Services, Inc., 293 West Main Street, P.O. Box 464, 24210	1,095	1,810,532
Alexandria	CF-957	Aetna Finance Company, d/b/a ITT Financial Services, 4656-A King Street 22314	2,425	4,746,420
	CF-958	Aetna Finance Company, d/b/a ITT Financial Services, 3141 Duke Street 22302	2,098	4,210,137
	CF-781	Beneficial Virginia Inc., Beacon Hill Building, 6911 Richmond Highway 22306	618	1,047,003
	CF-961	Landmark Financial Services of Virginia, Inc., 7678-E Richmond Highway 22316	554	1,037,315
Altavista	CF-454	Altavista Loan Company, 802 Main Street, P.O. Box 118, 24516	778	802,252
Annandale	CF-830	AVCO Financial Services of Madison Heights, Inc., 7402 Little River Turnpike, P.O. Box 491, 22003	852	1,454,635
Ashland	CF-1185	American General Finance of America, Inc., 505-F South Washington Highway 23005	428	642,084
Bassett	CF-447	Henry County Small Loan Corporation, Main Street, P.O. Box 262, 24055	373	476,996
Bedford	CF-1069	American General Finance of America, Inc., Bedford Plaza, U.S. Bypass 460, P.O. Box 493, 24523	763	1,257,575
	CF-2013	Commercial Credit Loans, Inc., 810 Blue Ridge Avenue, Suite E 24523	239	426,047
Big Stone Gap	CF-1070	American General Finance of America, Inc., Intersection of U.S. Highway 23 & Route 58, P.O. Box 269, 24219	684	1,178,560
Blacksburg	CF-2038	American General Finance of America, Inc., 2007 South Main Street, Suite A 24060	1,345	2,275,006
	CF-1079	American General Finance of America, Inc., 111 North Main Street 23824	990	1,433,043
	CF-498	Southside Finance Company, 304 South Main Street 23824	251	243,720
Bluefield	CF-974	Kentucky Finance Co., Inc., 504 Virginia Avenue 24605	1,489	2,135,567
Bridgewater	CF-1073	American General Finance of America, Inc., 101 South Main Street 22812	1,517	2,825,566
Bristol	CF-260	Beneficial Virginia Inc., 1315 Euclid Avenue 24203	597	1,205,226
	CF-810	Kentucky Finance Co., Inc., 14 Piedmont Street 24203	1,539	1,840,625
Brookneal	CF-979	Piedmont Finance Service, Inc., Mays Building, Main Street 24528	874	809,806
Cape Charles	CF-1074	American General Finance of America, Inc., 219 Mason Avenue 23310	432	779,020
Carrollton	CF-2068	Landmark Financial Services of Virginia, Inc., Route 17, 23314	671	1,088,855
Centreville	CF-2061	Commercial Credit Loans, Inc., 14215-M Centreville Square	68	175,019
Charlottesville	CF-1075	American General Finance of America, Inc., 118 East Main Street 22901	1,766	2,734,104
	CF-2023	American General Finance of America, Inc., 1138 Emmett Street 22906	897	1,473,281
	CF-950	Associates Financial Services Company of Virginia, Inc., 1900 Rio Hill Center 22906	489	927,932

	CF-1129	AVCO Financial Services of Madison Heights, Inc., 2114 Angus Road, Angus Road Business Center, Suite 102, 22901	532	871,813
	CF-885	Beneficial Virginia Inc., 722-4 Rio Road West 22906	530	1,018,877
	CF-2004	Chrysler First Financial Services Corporation of America, 3042-C Berkmar Drive 22906	98	158,153
	CF-1056	City Finance Company, d/b/a Public Finance Corporation, 259 Zan Road, Central Professional Building 22901	328	502,862
	CF-2060	Commercial Credit Loans, Inc., 2148 Berkmar Drive, Suite 6, 22906	164	460,051
	CF-430	Parks Finance Service, Inc., 112 Second Street, N.E. 22902	424	571,721
	CF-287	Provident Finance Company of Virginia, Inc., 392 Pantops Center 22902	745	1,008,804
	CF-1179	Security Pacific Financial Services, Inc., 300 Preston Avenue, Suite 100, 22901	650	1,166,075
	CF-1008	Sovran Credit Corporation, 221 East Water Street 22901	1,204	1,511,917
Chase City	CF-431	Provident Finance Company of Virginia, Inc., 518 North Main Street 23924	1,046	1,654,883
Chatham	CF-1076	American General Finance of America, Inc., 2 South Main Street 24531	991	1,550,281
Chesapeake	CF-1195	Aetna Finance Company, d/b/a ITT Financial Services, 1905 South Military Highway 23320	971	1 826,852
	CF-2024	American General Finance of America, Inc., 2001-C South Military Highway 23235	422	767,827
	CF-952	Beneficial Virginia Inc., Stonebridge Plaza, Unit 7-A, 3916 Portsmouth Boulevard 23321	880	1,788,644
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Boulevard, Woodford Square Shopping Center 23320	828	1,707,063
	CF-2059	Commercial Credit Loans, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320	59	132,015
	CF-975	Landmark Financial Services of Virginia, Inc., 316 Battlefield Boulevard 23320	733	1,276,885
	CF-2011	Landmark Financial Services of Virginia, Inc., 1401 Greenbrier Parkway, Suite 285, 23325	0	0
	CF-1184	Norwest Financial Virginia, Inc., 1705 Parkview Drive, Store 26, 23320	389	557,378
	CF-968	Sovran Credit Corporation, 1905 South Military Highway 23320	694	993,313
	CF-1055	TranSouth Financial Corporation, 1200 Battlefield Boulevard, Suite 116, 23320	0	0
	CF-817	TranSouth Financial Corporation, 4361-E Indian River Shopping Center 23325	587	875,138
Chester	CF-2071	Landmark Financial Services of Virginia, Inc., 12693 Jefferson Davis Highway 23831	823	1,342,570
Christiansburg	CF-2049	Commercial Credit Loans, Inc., 415 Roanoke Street 24073	398	1,081,120
	CF-1181	Security Pacific Financial Services, Inc., 30 East Main Street 24073	752	1,459,686
Clarksville	CF-1077	American General Finance of America, Inc., 415 Virginia Avenue 23927	1,169	1,817,283
Collinsville	CF-1016	Capitol Credit Plan of Virginia, Inc., 316 Virginia Avenue, Space C 24078	872	1,269,133
	CF-571	Collinsville Finance Corporation, 503 Virginia Avenue 24078	490	617,591
Covington	CF-2025	American General Finance of America, Inc., 328 West Main Street 24426	1,572	2,731,803
Culpeper	CF-1080	American General Finance of America, Inc., 329-B Southgate Center 22701	1,355	1,918,949
	CF-933	Blazer Financial Services, Inc., 601 Meadowbrook Shopping Center 22701	1,094	1,629,747
Danville	CF-1081	American General Finance of America, Inc., 705 Patton Street 23451	2,327	3,446,738
	CF-2045	Associates Financial Services Company of Virginia, Inc., 749 Piney Forest Road 24540	234	499,305
	CF-468	Beneficial Virginia Inc., 3310 Riverside Drive, Riverside Shopping Center 24541	691	1,515,560
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, Suite A 24541	851	1,266,350
	CF-1000	Capitol Credit Plan of Virginia, Inc., Piney Forest Shopping Center, Space 1, 24543	1,157	1,894,952
	CF-1066	City Finance Company, d/b/a Public Finance Corporation, 115 Mall Drive, Mount Cross Shoppers World 24540	1,022	1,438,468

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1990

Location	License Number	Name and Mailing Address	Consumer Finance Business: Net Loans Receivable Number	Consumer Finance Business: Net Loans Receivable Amount
	CF-1180	Security Pacific Financial Services, Inc., Riverside Executive Square, 2420 Riverside Drive 24540	802	1,175,271
Elkton	CF-1083	American General Finance of America, Inc., Shenelk Shopping Center, Store L 22827	741	1,225,365
Emporia	CF-1043	American General Finance of America, Inc., 520 North Main Street 23847	1,349	1,937,618
	CF-978	Provident Finance Company of Virginia, Inc., 308 West Atlantic Street 23847	662	994,501
Fairfax	CF-976	Aetna Finance Company, d/b/a ITT Financial Services, 9641 Lee Highway 22031	2,082	4,192,649
	CF-753	Beneficial Virginia Inc., The Gatewood Plaza, 10201 Lee Highway 23030	679	1,344,027
	CF-2078	Chrysler First Financial Services Corporation of America, Fair Lakes I Building, Suite 250, 12500 Fair Lakes Circle 22033	32	47,399
	CF-1196	Commercial Credit Loans, Inc., Pickett Shopping Center, 9428 Main Street 22031	120	295,033
Falls Church	CF-2026	American General Finance of America, Inc., 6201 Leesburg Pike 22044	882	1,434,258
	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike 22043	1,130	1,681,977
	CF-1051	Norwest Financial Virginia, Inc., 6134 Arlington Boulevard, Space N 22044	373	534,228
	CF-983	Transamerica Financial Services, Inc., 7799 Leesburg Pike 22043	110	186,646
Farmville	CF-1078	American General Finance of America, Inc., 573 College Plaza Shopping Center, South Main Street 23901	1,709	2,464,167
	CF-1036	Capitol Credit Plan of Virginia, Inc., Longwood Village Shopping Center, Highway 15, 23901	901	1,408,992
Franklin	CF-1065	City Finance Company, d/b/a Public Finance Corporation, 1100-142 Armory Drive 23851	520	759,175
	CF-1053	TranSouth Financial Corporation, 1018 Armory Drive 23851	443	702,526
Fredericksburg	CF-1015	Aetna Finance Company, d/b/a ITT Financial Services, 300 Westwood Office Park 22401	1,727	3,593,345
	CF-1088	American General Finance of America, Inc., 3940-D Plank Road 22401	868	1,493,849
	CF-2046	Associates Financial Services Company of Virginia, Inc., 4300 Plank Road, Suite 210, 22404	355	815,597
	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center 22405	719	1,355,735
	CF-2005	Chrysler First Financial Services Corporation of America, 1147 Jefferson Davis Highway 22401	1,259	2,671,333
	CF-238	Colonial Loans, Inc., 410 William Street, P.O. Box 518, 22404	1,169	1,887,460
	CF-2008	Commercial Credit Loans, Inc., 4107 Plank Road, Suite B 22404	7	12,001
	CF-2072	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., 4411 Plank Road 22407	91	181,283
	CF-1188	Sovran Credit Corporation, 1930 William Street 22404	372	671,663

Front Royal	CF-1089	American General Finance of America, Inc., 290 Remount Road 22630	726	1,314,734
	CF-780	Rouss Finance Company, 102 East Main Street 22630	717	1,090,386
Galax	CF-2050	Commercial Credit Loans, Inc., 969 East Stuart Drive 24333	367	589,099
	CF-1176	Security Pacific Financial Services, Inc., 544-A East Stuart Drive, Galax Plaza Shopping Center 24333	715	1,119,509
Glen Allen	CF-1048	Transamerica Financial Services, Inc., 4191 Innslake Drive 23060	120	194,980
Gloucester	CF-1090	American General Finance of America, Inc., Route 17, 23061	692	1,096,461
Grafton.	CF-2069	Landmark Financial Services of Virginia, Inc., 5216 George Washington Memorial Highway 23692	659	1,093,276
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street 24557	428	382,284
Hampton	CF-970	Aetna Finance Company, d/b/a ITT Financial Services, 3016 West Mercury Boulevard 23666	1,718	3,075,273
	CF-1091	American General Finance of America, Inc., 3007 West Mercury Boulevard 23666	791	1,387,364
	CF-2019	American General Finance of America, Inc., 2101 Executive Drive, Tower Box 6, 23666	698	867,172
	CF-442	Associates Financial Services Company of Virginia, Inc., 2040 Coliseum Drive, Suite 21, Coliseum Square Shopping Center 23666	1,244	2,487,329
	CF-595	Beneficial Virginia Inc., 5013 West Mercury Boulevard 23605	765	1,359,759
	CF-2002	Chrysler First Financial Services Corporation of America, 2101 Executive Drive, Executive Towers, 1st Floor, 23666	49	78,139
	CF-2057	Commercial Credit Loans, Inc., 2332-E West Mercury Boulevard 23666	102	139,015
	CF-1131	Mercury Finance Company of Virginia, 3322B West Mercury Boulevard 23666	709	826,083
	CF-1152	Norwest Financial Virginia, Inc., 2139-B Coliseum Drive 23666	407	589,372
	CF-488	Provident Finance Company of Virginia, Inc., 1113 North King Street 23669	906	1,440,813
	CF-1174	Security Pacific Financial Services, Inc. 2101 Executive Drive, Tower Box 13, 23666	336	641,514
	CF-971	Sovran Credit Corporation, 2404-B West Mercury Boulevard 23666	572	753,179
	CF-819	TranSouth Financial Corporation, 1305 East Pembroke Avenue 23669	365	595,134
Harrisonburg	CF-930	Beneficial Virginia Inc., Spotswood Valley Square Shopping Center, Store 18, 1790 East Market Street 22801	451	762,394
	CF-1172	Security Pacific Financial Services, Inc., 39 South Gate Court, Suite 101, 22801	487	800,667
	CF-161	Valley Finance Service, Inc., 120 South Main Street 22801	1,000	1,430,390
Herndon	CF-3016	Aetna Finance Company, d/b/a ITT Financial Services, 396 Elden Street, Store 19, 22070	1,539	3,109,515
	CF-2043	Associates Financial Services Company of Virginia, Inc., 209 Elden Street, Suite 101, 22070	694	1,619,440
	CF-893	Landmark Financial Services of Virginia, Inc., 478 Elden Street 22070	368	686,135
Hopewell	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard 23860	654	1,348,541
Hurt.	CF-720	Parks Finance Service, Inc., Staunton Plaza Shopping Center 24563	1,436	1,793,622
Lake Ridge	CF-1117	Transamerica Financial Services, Inc., 3302 Old Bridge Road 22192	185	309,947
Lawrenceville	CF-1092	American General Finance of America, Inc., 128 West Hicks Street 23868	1,334	2,003,586
Lebanon	CF-1093	American General Finance of America, Inc., Cedar Center, U.S. Route 19 East 24266	797	1,265,863
Leesburg	CF-1094	American General Finance of America, Inc., 13 Catoctin Circle, S.E. 22075	693	1,153,446
	CF-2047	Commercial Credit Loans, Inc., 531-B East Market Street 22075	67	173,019
	CF-1171	Security Pacific Financial Services, Inc., 26 Plaza Street, Leesburg Plaza 22075	194	319,197
Lexington	CF-362	Provident Finance Company of Virginia, Inc., 401-G East Nelson Street 24450	1,016	1,698,906
Louisa	CF-1095	American General Finance of America, Inc., Louisa Marketplace 23093	998	1,741,085

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1990

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
Luray	CF-1096	American General Finance of America, Inc., 1444 West 211 Bypass 22835	534	857,209
	CF-625	Peoples Loans, Inc., 2 Luray Shopping Center, 22835	471	730,168
Lynchburg	CF-2020	American General Finance of America, Inc., 2120 Wards Road 24506	1,465	2,213,045
	CF-522	Beneficial Virginia Inc., 9607-D Timberlake Road, Waterlick Plaza Shopping Center 24502	716	1,407,630
	CF-995	Capitol Credit Plan of Virginia, Inc., 2600 Memorial Avenue Suite 107, 24501	989	1,658,805
	CF-1064	City Finance Company, d/b/a Public Finance Corporation, 2600 Memorial Avenue 24501	608	1,276,224
	CF-603	Commercial Credit Loans, Inc., 15 Wadsworth Street 24501	586	1,321,147
	CF-1050	Landmark Financial Services of Virginia, Inc., 2609 Wards Road 24502	473	930,548
Madison Heights	CF-566	AVCO Financial Services of Madison Heights, Inc., Route 29 North, River James Shopping Center 24572	1,035	1,968,256
Manassas	CF-1013	Aetna Finance Company, d/b/a ITT Financial Services, 7521-23 Presidential Lane, Suites 18 & 19, 22110	1,509	3,073,171
	CF-1097	American General Finance of America, Inc., 8803 Sudley Road, Suite 102, 22110	782	1,391,350
	CF-890	Associates Financial Services Company of Virginia, Inc., 7730 Donegan Drive 22110	644	1,535,021
	CF-769	Beneficial Virginia Inc., 10370 Festival Lane 22110	511	897,877
	CF-1199	Norwest Financial Virginia, Inc., 7529 Presidential Lane 22110	186	240,505
	CF-1164	Security Pacific Financial Services, Inc., 7537 Presidential Lane, Suite 36-G 22110	306	484,516
	CF-524	Signal Finance of Virginia, Inc., 9034 Mathis Avenue 22110	151	329,658
Martinsville	CF-2064	American General Finance of America, Inc., 5 East Church Street 24112	240	356,479
	CF-922	Blazer Financial Services, Inc., 113 East Main Street 24112	1,124	1,671,877
	CF-2051	Commercial Credit Loans, Inc., 245 Commonwealth Boulevard 24112	1,487	2,190,243
	CF-1169	Security Pacific Financial Services, Inc., 108 East Main Street 24112	727	988,222
Midlothian	CF-941	Beneficial Virginia Inc., 10175 Hull Street Road, Store 7, 23113	654	1,404,192
	CF-1114	Sovran Credit Corporation, 13565 Midlothian Turnpike 23113	556	796,749
Newport News	CF-1194	Aetna Finance Company, d/b/a ITT Financial Services, Oyster Point Square, 11712-C Jefferson Avenue 23602	1,026	1,836,649
	CF-2021	American General Finance of America, Inc., Denbigh Crossing Shopping Center, 12769 Jefferson		

		Avenue 23602	563	847,826
	CF-938	Associates Financial Services Company of Virginia, Inc., 306 Oyster Point Road, Oyster Point Plaza, Suite 7 23602	495	1,089,649
	CF-994	AVCO Financial Services of Madison Heights, Inc., 10866 Warwick Boulevard 23601	584	1,093,149
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Boulevard 23602	928	1,583,589
	CF-32	Beneficial Virginia Inc., 6202 North Military Highway, Bromley Shopping Center, Store 16,	871	1,603,450
	CF-135	Blazer Financial Services, Inc., 6139 Jefferson Avenue, Suite 1, 23502	1,788	2,658,891
	CF-1063	City Finance Company, d/b/a Public Finance Corporation, Unit 450, Warwick Village Shopping Center, 11006 Warwick Boulevard 23602	643	896,006
	CF-879	Landmark Financial Services of Virginia, Inc., 605 Newmarket Drive 23605	640	1,197,237
	CF-2065	Mercury Finance Company of Virginia, 15439 East Warwick Boulevard, Stoneybrook Shopping Center 23602	66	62,015
	CF-1168	Security Pacific Financial Services, Inc., 6060 Jefferson Avenue, Suite L-700, 23605	354	709,820
	CF-1197	Sovran Credit Corporation, 13290 Warwick Boulevard 23602	313	373,887
	CF-2048	Transamerica Financial Services, Inc., 12350 Jefferson Avenue 23602	91	169,624
	CF-820	TranSouth Financial Corporation, 6212 Jefferson Avenue 23606	356	523,452
	CF-821	TranSouth Financial Corporation, 12700 Warwick Boulevard 23606	316	504,443
Norfolk	CF-956	Aetna Finance Company, d/b/a ITT Financial Services, Best Square Shopping Center, 410 Briar Hill Road, Suite 101, 23502	2,045	3,777,675
	CF-2015	American General Finance of America, Inc., 5329-A Virginia Beach Boulevard 23502	1,005	1,526,184
	CF-2022	American General Finance of America, Inc., 5 Koger Executive Center, Suite 222, 23506	245	482,386
	CF-451	Associates Financial Services Company of Virginia, Inc., 909-D Glenrock Road, P.O. Box 12150, 23502	694	1,540,785
	CF-332	Blazer Financial Services, Inc., 1105-B Newtown Road, P.O. Box 12823, 23502	1,337	1,989,991
	CF-2003	Chrysler First Financial Services Corporation of America, 5505 Robinhood Road, Suite J, P.O. Box 10360, 23513	90	152,763
	CF-591	Landmark Financial Services of Virginia, Inc., 7862 Tidewater Drive, P.O. Box 14366, 23518	1,079	1,722,266
	CF-1017	Mercury Finance Company of Virginia, 8610 Hampton Boulevard 23464	887	707,625
	CF-986	Mercury Finance Company of Virginia, 1774 East Little Creek Road 23518	730	674,975
	CF-1167	Security Pacific Financial Services, Inc., Bank of Virginia Building, 870 North Military Highway, Suite 201, 23502	376	636,337
	CF-2012	Sovran Credit Corporation, Southern Shopping Center, Unit 42, Tidewater Drive & Little Creek Road 23505	500	631,967
	CF-822	TranSouth Financial Corporation, 700 Newtown Road, P.O. Box 12125, 23502	528	781,586
	CF-824	TranSouth Financial Corporation, 808 Norwiew Avenue, P.O. Box 7244, 23509	450	865,348
Onley	CF-1098	American General Finance of America, Inc., Four Corner Plaza 23418	966	1,573,400
	CF-2073	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., Heritage Corner, U.S. Route 13 & Washington Street 23418	260	578,321
Orange	CF-788	Provident Finance Company of Virginia, Inc., 109 East Main Street, P.O. Box 551, 22960	792	1,092,788
Pearisburg	CF-2016	American General Finance of America, Inc., 507 Mountain Lake Avenue 24134	569	1,021,303

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1990

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
Petersburg.	CF-1099	American General Finance of America, Inc., 3323-A South Crater Road 23803	706	969,029
	CF-2017	American General Finance of America, Inc., 2037 East Washington Street 23803	1,408	2,512,946
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road 23803	842	1,654,026
	CF-1054	Blazer Financial Services, Inc., 3833-C South Crater Road 23805	1,029	1,534,649
	CF-1116	Provident Finance Company of Virginia, Inc., Pinehill Plaza Shopping Center, Store 3-B, 3333 South Crater Road 23804	915	1,679,735
	CF-1166	Security Pacific Financial Services, Inc., 2787 South Crater Road, Suite B 23805	430	911,944
	CF-825	TranSouth Financial Corporation, 3827 Couth Crater Road, P.O. Box 2053, 23804	541	958,036
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue 23805	288	454,579
Portsmouth	CF-977	Aetna Finance Company, d/b/a ITT Financial Services, 5591 Portsmouth Boulevard, Manor Commerce Center 23701	1,164	2,186,026
	CF-2018	American General Finance of America, Inc., 4552 George Washington Highway 23702	656	1,392,444
	CF-233	Bynum Finance Corporation, 430 County Street 23704	1,142	1,318,628
	CF-2006	Chrysler First Financial Services Corporation of America, 3300 Trye Neck Road, Suite L, P.O. Box 6748, 23703	86	150,440
	CF-1062	City Finance Company, d/b/a Public Finance Corporation, 6223 Portsmouth Boulevard 23701	840	1,150,433
	CF-1119	Landmark Financial Services of Virginia, Inc., 4213 Portsmouth Boulevard, P.O. Box 3589, 23701	850	1,452,448
	CF-1165	Security Pacific Financial Services, Inc., 355 Crawford Parkway, Suite 808, Citizens Trust Building 23704	680	1,223,948
	CF-924	Sovran Credit Corporation, 1201 Airline Boulevard, P.O. Box 7356, 23707	863	1,143,010
	CF-826	TranSouth Financial Corporation, 3408 Bart Street 23707	465	724,347
Pulaski	CF-2052	Commercial Credit Loans, Inc., 1010 East Main Street 24301	500	1,313,146
Radford	CF-2014	American General Finance of America, Inc., 116 Third Avenue 24141	1,394	2,541,957
	CF-1014	Capitol Credit Plan of Virginia, Inc., Radford Shopping Plaza, Highway 11, 24141	786	1,100,584
	CF-1061	City Finance Company, d/b/a Public Finance Corporation, 218 First Street 24143	475	545,281
Richlands	CF-252	Ashland Finance Company, 1324 Front Street, P.O. Box 306 24641	1,037	1,465,880
	CF-2075	Kentucky Finance Co., Inc., Bristol, VA Brickyard Shopping Center, 142 Kents Ridge Road 24641	192	270,715
Richmond	CF-997	Aetna Finance Company, d/b/a ITT Financial Services, 7588 West Broad Street 23229	2,575	4,849,343

CF-965	Aetna Finance Company, d/b/a ITT Financial Services, 8507 Midlothian urnpike 23235	3,073	5,585,200
CF-2030	American General Finance of America, Inc., 4074 Crockett Street 23230	479	713,802
CF-2037	American General Finance of America, Inc., 9550 Midlothian Turnpike 23235	401	655,792
CF-2031	American General Finance of America, Inc., 11136 Hull Street Road, Suite 1-D 23224	848	1,361,158
CF-2029	American General Finance of America, Inc., 503 East Main Street 23219	647	1,039,424
CF-2027	American General Finance of America, Inc., 5312 Chamberlayne Avenue 23227	815	1,155,072
CF-2036	American General Finance of America, Inc., 9022 West Broad Street, 24 Tuckernuck Square Shopping Center 23229	795	1,082,712
CF-2028	American General Finance of America, Inc., 5245 South Laburnum Avenue 23231	678	1,055,545
CF-859	Associates Financial Services Company of Virginia, Inc., 2710 Enterprise Parkway, P.O. Box 32171, 23294	421	908,177
CF-514	Associates Financial Services Company of Virginia, Inc., 11525 Midlothian Turnpike, Midlothian Square Shopping Center, Suite 102, P.O. Box 35795, 23235	461	1,056,411
CF-1029	AVCO Financial Services of Madison Heights, Inc., 9927 Hull Street Road 23236	524	1,071,304
CF-1032	AVCO Financial Services of Madison Heights, Inc., 8191 Brook Road, Space A 23227	908	1,839,305
CF-803	AVCO Financial Services of Madison Heights, Inc., 257 Wadsworth Drive, P.O. Box 13037, 23225	736	1,576,766
CF-639	Beneficial Virginia Inc., 4842 Laburnum Avenue, Laburnum Square Shopping Center, P.O. Box 855, 23231	532	1,113,321
CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road 23229	430	932,373
CF-954	Blazer Financial Services, Inc., 5906 West Broad Street, P.O. Box 11223, 23230	699	1,040,064
CF-1011	Blazer Financial Services, Inc., 6949 Hull Street 23224	809	1,202,932
CF-2079	Chrysler First Financial Services Corporation of America 8109 Staples Mill Road 23228	26	38,513
CF-2063	Chrysler First Financial Services Corporation of America, 9840 Midlothian Turnpike, Suite R 23235	90	158,507
CF-1060	City Finance Company, d/b/a Public Finance Corporation, 3129 Mechanicsville Turnpike 23223	731	1,173,738
CF-2053	Commercial Credit Loans, Inc., 10800 Midlothian Turnpike, Suite 151, 23235	167	482,053
CF-2058	Commercial Credit Loans, Inc., 8227 Hull Street Road 23236	36	109,012
CF-2077	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc. 10419 Midlothian Turnpike 23235	12	35,587
CF-892	Homestead Financial Services of Virginia, Inc., 7113 Hull Street Road, P.O. Box 8801, 23225	478	794,599
CF-1120	Landmark Financial Services of Virginia, Inc., 1539 Parham Road, P.O. Box 3231, 23294	451	849,211
CF-988	Landmark Financial Services of Virginia, Inc., 8245 Hull Street Road 23235	439	959,270
CF-1115	Mercury Finance Company of Virginia, 9550 Midlothian Turnpike 23235	440	574,624
CF-1132	Mercury Finance Company of Virginia, 8075 West Broad Street 23229	168	191,901
CF-284	Moore Loans, Incorporated, 316 East Grace Street 23219	1,739	2,589,357
CF-1010	Norwest Financial Virginia, Inc., 9321 Midlothian Turnpike 23235	571	743,029
CF-329	Provident Finance Company of Virginia, Inc., 5213 South Laburnum Avenue 23231	1,320	2,160,610
CF-746	Provident Finance Company of Virginia, Inc., 7130 Hull Street, P.O. Box 3026, 23235	962	1,739,389
CF-503	Provident Finance Company of Virginia, Inc., 4000 Mechanicsville Turnpike, P.O. Box 9124, 23227	852	1,303,989
CF-1163	Security Pacific Financial Services, Inc., 700 East Main Street, #1025, 23219	790	1,337,783

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1990

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-1178	Security Pacific Financial Services, Inc., 812 Moorefield Park Drive, Suite 124, P.O. Box 25972, 23236	501	848,541
	CF-962	Sovran Credit Corporation, 7574 West Broad Street Road, Merchants Walk Shopping Center, P.O. Box 11286, 23229	1,176	1,702,642
Roanoke	CF-2035	American General Finance of America, Inc., 418 First Street, S.W. 24011	1,314	2,475,494
	CF-2034	American General Finance of America, Inc., 4823 Williamson Road 24012	793	1,301,098
	CF-910	Associates Financial Services Company of Virginia, Inc., 622 Townside Road, P.O. Box 8120, 24014	492	1,081,821
	CF-1030	AVCO Financial Services of Madison Heights, Inc., 5207 Bernard Drive, S.W. 24018	1,099	2,028,873
	CF-998	AVCO Financial Services of Madison Heights, Inc., 6431 Williamson Road, N.W. 24017	842	1,632,840
	CF-1019	Beneficial Virginia Inc., 7222 Williamson Road 24019	731	1,661,441
	CF-339	Blazer Financial Services, Inc., 147 Campbell Avenue, S.W. 24011	923	1,373,111
	CF-755	Capitol Credit Plan of Virginia, Inc., 1301 Town Square Boulevard 24012	991	1,438,309
	CF-2007	Chrysler First Financial Services Corporation of America, 3959 Electric Road, S.W., Suite 350, Tanglewood West Building, P.O. Box 20996, 24018	92	178,511
	CF-1059	City Finance Company, d/b/a Public Finance Corporation, Lamplighter Mall, 5524 Williamson Road 24012	501	721,363
	CF-945	Commercial Credit Loans, Inc., 2040 Electric Road, S.W., P.O. Box 4755, 24015	801	1,356,150
	CF-646	Commercial Credit Loans, Inc., 6701 Peters Creek Road, Suite 107, 24019	638	1,213,135
	CF-2066	Norwest Financial Virginia, Inc., 3554 Electric Road, S.W. 24015	65	71,130
	CF-1162	Security Pacific Financial Services, Inc., 10 Franklin Road, Suite 675, 24011	508	839,573
Rocky Mount	CF-1102	American General Finance of America, Inc., Pell Avenue, Rocky Mount Plaza 24151	747	1,154,520
	CF-458	Franklin Finance Company, Incorporated, 278 South Main Street 24151	907	1,252,955
Salem	CF-2033	American General Finance of America, Inc., 37 East Main Street 24153	1,415	2,183,004
Smithfield	CF-2070	Landmark Financial Services of Virginia, Inc., 1923 South Church Street	613	986,007
	CF-2000	TranSouth Financial Corporation, 913-D South Church Street, P.O. Box 337, 23430	189	297,127
South Boston	CF-1103	American General Finance of America, Inc., 526 Main Street 24592	1,722	2,974,129
	CF-1001	Capitol Credit Plan of Virginia, Inc., 4019 Halifax Road, P.O. Box 1099 24592	1,162	1,682,750
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, P.O. Box 187, 24592	1,538	1,682,469
South Hill	CF-449	Provident Finance Company of Virginia, Inc., Town Square Shopping Center, 703 East Atlantic Street, P.O. Box 603, 23970	1,119	1,687,289

Springfield	CF-1183	Aetna Finance Company, d/b/a ITT Financial Services, Springfield Plaza Shopping Center, 7219 Commerce Street 22150	1,634	3,219,542
	CF-1173	Security Pacific Financial Services, Inc., 5501 Backlick Road, Suite 120, 22151	353	621,030
	CF-993	Sovran Credit Corporation, 6715-E Backlick Road 22150	356	471,703
Staunton	CF-2032	American General Finance of America, Inc., 208 North Central Avenue 24401	637	1,062,678
	CF-935	Associates Financial Services Company of Virginia, Inc., 850 Statler Boulevard, Suite 112, P.O. Box 206, 24401	418	923,401
	CF-1049	Capitol Credit Plan of Virginia, Inc., 2054 North Augusta Street 24401	349	505,861
	CF-327	Provident Finance Company of Virginia, Inc., 300 West Beverly Street, P.O. Box 25, 24401	851	1,276,829
	CF-1161	Security Pacific Financial Services, Inc., 617 Greenville Avenue, P.O. Box 153, 24401	948	1,490,903
Stuart	CF-663	Stuart Finance & Small Loan Corporation, Rycove Street, P.O. Box 208, 24171	38	14,763
Suffolk	CF-532	Knight Finance Company, 113 South Saratoga Street 23434	834	1,069,542
	CF-1021	Provident Finance Company of Virginia, Inc., 1252 Holland Road, Store E, Holland Plaza 23434	700	982,895
	CF-1160	Security Pacific Financial Services, Inc., 1447-49 North Main Street 23434	641	874,714
	CF-939	Sovran Credit Corporation, 1003 West Washington Street, P.O. Box 1039, 23434	917	1,188,107
	CF-827	TranSouth Financial Corporation, 196 West Constance Road, P.O. Box 1091, 23434	403	471,718
	CF-1121	Union Finance Corporation, 1417 North Main Street 23434	413	659,003
Tappahannock	CF-1104	American General Finance of America, Inc., Rappahannock Shopping Center, Route 17, 22560	773	1,225,293
Timberville	CF-732	Valley Finance Service, Inc., 117 New Market Road, P.O. Box 277, 22853	351	466,346
Vienna	CF-2067	CC Home Lenders Services, Inc., 424-426 Maple Avenue, East 22180	814	1,668,473
Virginia Beach	CF-980	Aetna Finance Company, d/b/a ITT Financial Services, 550 First Colonial Road, Suite 17, 23451	1,179	2,209,786
	CF-1118	Aetna Finance Company, d/b/a ITT Financial Services, 829 Lynnhaven Parkway, Suites 123 & 124, 23452	1,556	2,939,114
	CF-1140	American General Finance of America, Inc., 1023-25 Kempsville Road, Providence Office Park, Phase III, 23464	611	1,039,276
	CF-2041	American General Finance of America, Inc., 1083 Independence Boulevard 23455	621	1,135,402
	CF-2042	American General Finance of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452	586	893,549
	CF-502	Associates Financial Services Company of Virginia, Inc., 913 Chimney Hill Shopping Center, P.O. Box 42231, 23452	663	1,456,434
	CF-999	Associates Financial Services Company of Virginia, Inc., 780 Lynnhaven Parkway, Suite 190, P.O. Box 8037, 23452	639	1,796,850
	CF-733	AVCO Financial Services of Madison Heights, Inc., 3014 Virginia Beach Boulevard, P.O. Box 2222, 23450	1,357	2,485,951
	CF-459	Beneficial Virginia Inc., 1554 Laskins Road, Hilltop East Shopping Center, Suite 102, 23451	1,058	2,093,904
	CF-552	Beneficial Virginia Inc., 544 Newtown Road, Suite 130, 23452	864	1,485,088
	CF-919	Beneficial Virginia Inc., 1106 Green Run Square Shopping Center 23452	924	1,737,924
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, College Park Square, Phase II, Suites 16 & 17, 23325	1,072	1,918,743
	CF-985	Blazer Financial Services, Inc., 3809 Princess Anne Road, Suite 120, 23456	1,322	1,967,615
	CF-1058	City Finance Company, d/b/a Public Finance Corporation, 3540 Holland Road, Suite 110, 23452	705	920,973
	CF-647	Commercial Credit Loans, Inc., 5480 Virginia Beach Boulevard, Suite 103, 23462	295	514,057

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1990

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-2056	Commercial Credit Loans, Inc., 770 Lynnhave Parkway, Suite 140, 23452	143	360,040
	CF-967	Landmark Financial Services of Virginia, Inc., 716 Timberlake Shopping Center, Holland Road 23462	713	1,213,311
	CF-981	Mercury Finance Company of Virginia, 5441 Virginia Beach Boulevard, Suite 120, 23452	66	74,484
	CF-1152	Norwest Financial Virginia, Inc., 3101 Virginia Beach Boulevard, Suite 120, 23452	561	740,068
	CF-1159	Security Pacific Financial Services, Inc., 760 Lynnhaven Parkway, Suite 140, 23452	308	559,642
	CF-1067	Signal Finance of Virginia, Inc., 316 Constitution Drive, P.O. Box 61700, 23462	232	478,670
	CF-1068	Sovran Credit Corporation, 2404 Virginia Beach Boulevard 23452	596	808,120
	CF-1047	Transamerica Financial Services, Inc., 4452 Corporation Lane, Suite 218, 23462	192	349,166
	CF-828	TranSouth Financial Corporation, 3615 Virginia Beach Boulevard, P.O. Box 2234, 23450	584	1,052,204
Warrenton	CF-1107	American General Finance of America, Inc., 81 Main Street 22186	757	1,116,501
Warsaw	CF-1108	American General Finance of America, Inc., 212 Main Street 22572	874	1,478,141
Waverly	CF-942	Sussex Finance and Loan Corporation, The Finance Building, 364 West Main Street 23980	275	377,935
Waynesboro	CF-923	Beneficial Virginia Inc., 250 North Poplar Street, P.O. Box 1023, 22980	660	1,270,730
	CF-1057	City Finance Company, d/b/a Public Finance Corporation, Westwood Village Shopping Center, 2620 West Main Street 22980	436	669,267
	CF-315	Provident Finance Company of Virginia, Inc., 901 West Broad Street, P.O. Box 932, 22980	900	1,508,120
Weber City	CF-2039	American General Finance of America, Inc., Holston Shopping Center, P.O. Box 2188, 24251	1,404	1,968,359
Williamsburg	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road 23185	745	953,217
	CF-829	TranSouth Financial Corporation, 816 Merrimac Trail, P.O. Box 332, 23185	661	997,917
Winchester	CF-1109	American General Finance of America, Inc., 2810 Valley Avenue 22601	1,711	2,842,228
	CF-292	Beneficial Virginia Inc., 2588 Valley Avenue, South Park Shopping Center 22601	768	1,547,226
	CF-1098	Capitol Credit Plan of Virginia, Inc., 2210 Wilson Boulevard, Pineville Plaza Shopping Center 22601	684	969,854
	CF-2062	Commercial Credit Loans, Inc., 1869 Pleasant Valley Road 22601	88	256,028
	CF-177	Rouss Finance Company, 1825 Valley Avenue, P.O. Box 3185, 22601	681	919,232
	CF-1158	Security Pacific Financial Services, Inc., 40 South Loudoun Street, P.O. Box 2986, 22601	413	674,827
Wise	CF-1110	American General Finance of America, Inc., Wise County Shopping Center, U.S. Route 23 Bypass 24293	638	1,006,785

Woodbridge	CF-955	Aetna Finance Company, d/b/a ITT Financial Services, 14414 Jefferson Davis Highway, P.O. Box 309 22191	1,982	3,969,120
	CF-2040	American General Finance of America, Inc., 14541 Jefferson Davis Highway 22194	1,538	2,439,973
	CF-723	Beneficial Virginia Inc., 14404 Jefferson Davis Highway 22194	539	1,066,284
	CF-2009	Commercial Credit Loans, Inc., 1511 Davis Ford Road, Suite 2, 22192	60	205,023
Woodstock	CF-1112	American General Finance of America, Inc., 480 North Main Street 22664	785	1,255,439
Wytheville	CF-989	Capitol Credit Plan of Virginia, Inc., 928 East Main Street 24382	706	912,403
	CF-1157	Security Pacific Financial Services, Inc., Route 11, Wythe Shopping Center 24343	853	1,374,622
		TOTAL	242,062	$404,856,527

COMMONWEALTH OF VIRGINIA

SIDNEY A. BAILEY
COMMISSIONER OF FINANCIAL INSTITUTIONS

SUITE ELEVEN HUNDRED ONE
701 EAST BYRD STREET
P. O. BOX 2AE
RICHMOND, VIRGINIA 23205
(804) 786-3657
FAX: (804) 371-8416

STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS

October 25, 1991

TO THE PERSON/COMPANY ADDRESSED

As a result of corrections made by a consumer finance licensee to its 1989 and 1990 annual reports submitted to this Bureau, it was necessary to make appropriate corrections to the Bureau's annual reports for consumer finance licensees. The enclosed pages 23, 24, and 27 for 1989, and pages 19, 20, and 23 for 1990 embody the necessary corrections. These pages should be inserted in the respective Supplement to the Annual Report of the Bureau of Financial Institutions - Consumer Finance Licensees.

If there are any questions, you may contact me or Paula Richardson at (804) 786-4690.

Very truly yours,

Nicholas C. Kyrus

Nicholas C. Kyrus
Deputy Commissioner

pmr

enclosures

See your letter dated 5/8/80-3-11 addendum

CHAIN COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1989

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	$ 94,878,068	$124,661,243	$219,539,311
Insurance income recognized by licensee	1,565,547	665,418	2,230,965
Insurance income recognized by affiliate[1]	11,616,146	4,824,863	16,441,009
Other income	1,583,833	1,671,715	3,255,548
TOTAL INCOME	$109,643,594	$131,823,239	$241,466,833
EXPENSES			
Advertising	$ 3,201,854	$ 2,768,591	$ 5,970,445
Auditing	7,742	25,739	33,481
Provision for possible loan losses	18,171,772	9,032,692	27,204,464
Depreciation and amortization	717,002	970,577	1,687,579
Insurance and fidelity bonds	245,486	376,650	622,136
Legal fees and disbursements	261,939	569,556	831,495
Postage, printing, stationery and supplies	1,448,379	1,535,972	2,984,351
Rent, janitorial services and utilities	3,023,795	3,052,718	6,076,513
Salaries of officers, owners and partners	324,286	228,296	552,582
Salaries of all other employees	12,558,470	14,612,633	27,171,103
Taxes (other than income)	651,270	908,583	1,559,853
License fees	585,607	396,883	982,490
Telephone and telegraph	1,191,279	1,298,526	2,489,805
Travel, auto expense and allowance	340,180	479,915	820,095
Supervision and administration	8,424,975	9,406,645	17,831,620
Other expenses	4,527,716	7,751,736	12,279,452
Expenses (excluding taxes) allocated from insurance affiliate[2]	7,000,619	2,899,349	9,899,968
Total non-interest expenses	$ 62,682,371	$ 56,315,061	$118,997,432
Interest paid on borrowed funds	30,706,450	66,296,240	97,002,690
Total expenses before income taxes	$ 93,388,821	$122,611,301	$216,000,122
Income taxes:			
(a) State	703,001	567,321	1,270,322
(b) Federal	3,596,832	790,860	4,387,692
(c) Income taxes on insurance income of affiliate	1,751,618	651,857	2,403,475
Total income taxes	$ 6,051,451	$ 2,010,038	$ 8,061,489
Total expenses	$ 99,440,272	$124,621,339	$224,061,611
Net Income (loss)	$ 10,203,322	$ 7,201,900	$ 17,405,222

1 Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

2 Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

TOTAL INDUSTRY
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1989

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	$100,023,313	$126,141,228	$226,164,541
Insurance income recognized by licensee	1,914,509	707,376	2,621,885
Insurance income recognized by affiliate[1]	11,788,657	4,966,911	16,755,568
Other income	1,874,758	1,719,465	3,594,223
TOTAL INCOME	$115,601,237	$133,534,980	$249,136,217
EXPENSES			
Advertising	$ 3,257,174	$ 2,792,032	$ 6,049,206
Auditing	58,327	33,711	92,038
Provision for possible loan losses	18,627,062	9,168,790	27,795,852
Depreciation and amortization	804,714	1,010,170	1,814,884
Insurance and fidelity bonds	359,258	389,335	748,593
Legal fees and disbursements	296,556	585,685	882,241
Postage, printing, stationery and supplies	1,570,087	1,578,113	3,148,200
Rent, janitorial services, and utilities	3,186,156	3,094,093	6,280,249
Salaries of officers, owners and partners	1,480,015	366,766	1,846,781
Salaries of all other employees	13,330,840	14,856,923	28,187,763
Taxes (other than income)	820,668	953,525	1,774,193
License fees	605,447	398,362	1,003,809
Telephone and telegraph	1,251,994	1,318,622	2,570,616
Travel, auto expense and allowance	397,634	486,287	883,921
Supervision and administration	8,432,899	9,406,823	17,839,722
Other expenses	4,880,366	7,926,774	12,807,140
Expenses (excluding taxes) allocated from insurance affiliate[2]	7,094,246	2,984,578	10,078,824
Total non-interest expenses	$ 66,453,443	$ 57,350,589	$123,804,032
Interest paid on borrowed funds	32,071,620	66,861,241	98,932,861
Total expenses before income taxes	$ 98,525,063	$124,211,830	$222,736,893
Income taxes:			
(a) State	738,706	567,712	1,306,418
(b) Federal	3,706,471	797,626	4,504,097
(c) Income taxes on insurance income of affiliate	1,756,559	651,857	2,408,416
Total income taxes	$ 6,201,736	$ 2,017,195	$ 8,218,931
Total expenses	$104,726,799	$126,229,025	$230,955,824
Net Income (loss)	$ 10,874,438	$ 7,305,955	$ 18,180,393

1 Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

2 Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

CHAIN COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1990

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	100,505,769	152,356,052	252,861,821
Insurance income recognized by licensee	1,118,583	562,072	1,680,655
Insurance income recognized by affiliate[1]	13,280,299	4,952,533	18,232,832
Other income	3,388,090	4,110,394	7,498,484
TOTAL INCOME	118,292,741	161,981,051	280,273,792
EXPENSES			
Advertising	1,388,224	2,161,827	3,550,051
Auditing	8,038	43,137	51,175
Provision for possible loan losses	20,507,596	13,683,268	34,190,864
Depreciation and amortization	1,934,188	2,086,122	4,020,310
Insurance and fidelity bonds	282,650	450,103	732,753
Legal fees and disbursements	454,408	387,623	842,031
Postage, printing, stationery and supplies	1,457,142	1,750,586	3,207,728
Rent, janitorial services, and utilities	3,369,723	3,510,977	6,880,700
Salaries of officers, owners and partners	279,058	102,311	381,369
Salaries of all other employees	13,084,919	17,439,347	30,524,266
Taxes (other than income)	729,749	991,050	1,720,799
License fees	622,201	494,729	1,116,930
Telephone and telegraph	1,274,376	1,455,010	2,729,386
Travel, auto expense and allowance	459,874	692,706	1,152,580
Supervision and administration	8,956,443	10,963,874	19,920,317
Other expenses	5,897,624	8,667,634	14,565,258
Expenses (excluding taxes) allocated from insurance affiliate[2]	7,968,180	2,871,952	10,840,132
Total non-interest expenses	68,674,393	67,752,256	136,426,649
Interest paid on borrowed funds	31,718,976	80,132,206	111,851,182
Total expenses before income taxes	100,393,369	147,884,462	248,277,831
Income taxes:			
(a) State	707,175	754,485	1,461,660
(b) Federal	4,159,931	2,955,414	7,115,345
(c) Income taxes on insurance income of affiliate	1,868,483	206,564	2,075,047
Total income taxes	6,735,589	3,916,463	10,652,052
Total expenses	107,128,958	151,800,925	258,929,883
Net Income (loss)	11,163,783	10,180,126	21,343,909

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

TOTAL INDUSTRY
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1990

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	105,600,184	154,340,259	259,940,443
Insurance income recognized by licensee	1,423,817	639,872	2,063,689
Insurance income recognized by affiliate[1]	13,350,037	4,952,533	18,302,570
Other income	3,637,188	4,178,515	7,815,703
TOTAL INCOME	124,011,226	164,111,179	288,122,405
EXPENSES			
Advertising	1,431,743	2,180,924	3,612,667
Auditing	54,557	52,041	106,598
Provision for possible loan losses	21,000,421	13,850,910	34,851,331
Depreciation and amortization	2,000,172	2,121,142	4,121,314
Insurance and fidelity bonds	373,610	468,336	841,946
Legal fees and disbursements	482,860	410,544	893,404
Postage, printing, stationery and supplie	1,568,286	1,797,729	3,366,015
Rent, janitorial services, and utilities	3,517,589	3,558,281	7,075,870
Salaries of officers, owners and partners	1,399,330	342,519	1,741,849
Salaries of all other employees	13,844,010	17,714,756	31,558,766
Taxes (other than income)	888,163	1,047,538	1,935,701
License fees	641,789	496,581	1,138,370
Telephone and telegraph	1,330,143	1,476,367	2,806,510
Travel, auto expense and allowance	515,836	700,903	1,216,739
Supervision and administration	8,965,221	10,964,096	19,929,317
Other expenses	6,223,691	8,887,290	15,110,981
Expenses (excluding taxes) allocated from insurance affiliate[2]	8,000,525	2,871,952	10,872,477
Total non-interest expenses	72,237,946	68,941,909	141,179,855
Interest paid on borrowed funds	32,884,284	80,883,360	113,767,644
Total expenses before income taxes	105,122,230	149,825,269	254,947,499
Income taxes:			
(a) State	745,885	757,353	1,503,238
(b) Federal	4,275,312	2,967,419	7,242,731
(c) Income taxes on insurance income of affiliate	1,871,422	206,564	2,077,986
Total income taxes	6,892,619	3,931,336	10,823,955
Total expenses	112,014,849	153,756,605	265,771,454
Net Income (loss)	11,996,377	10,354,574	22,350,951

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

SELECTED FINANCIAL RATIOS
YEAR ENDED DECEMBER 31, 1989

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	27.49	26.12	27.17	30.00	16.91	21.08	29.86	16.99	21.23
Charges Collected or Earned	23.74	22.59	23.47	25.96	15.99	19.17	25.83	16.04	19.27
Insurance Income	2.41	2.80	2.50	3.61	0.71	1.63	3.55	0.73	1.65
Other Income	1.34	0.73	1.20	0.43	0.21	0.28	0.48	0.22	0.31
Interest Expense	6.30	8.62	6.84	8.38	8.43	8.47	8.27	8.43	8.43
Non-interest Expense	17.40	15.80	17.03	17.15	7.22	10.39	17.16	7.29	10.55
Salary Expense	8.90	5.84	8.19	3.52	1.90	2.42	3.83	1.94	2.56
Bad Debt Expense	2.10	2.08	2.10	4.97	1.16	2.38	4.81	1.17	2.37
Supervision and Administration	0.04	--	0.03	2.30	1.21	1.56	2.18	1.20	1.52
Other Non-interest Expense	6.36	7.88	6.71	6.36	2.95	4.03	6.34	2.98	4.10
Income Before Income Taxes	3.79	1.70	3.30	4.47	1.26	2.22	4.43	1.27	2.25
Income Taxes	0.69	0.11	0.56	1.65	0.26	0.70	1.60	0.25	0.70
Net Income:									
Weighted Average	3.10	1.59	2.74	2.82	1.00	1.52	2.83	1.02	1.55
Median	2.36	0.41	1.56	2.34	0.11	1.39	2.36	0.65	1.56

SELECTED FINANCIAL RATIOS
YEAR ENDED DECEMBER 31, 1990

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	26.54	26.35	26.48	31.85	18.37	22.37	31.56	18.45	22.46
Charges Collected or Earned	23.64	24.55	23.89	27.06	17.28	20.18	26.88	17.35	20.27
Insurance Income	1.74	0.96	1.53	3.88	0.63	1.59	3.76	0.63	1.59
Other Income	1.16	0.84	1.06	0.91	0.46	0.60	0.92	0.47	0.60
Interest Expense	5.41	9.29	6.47	8.54	9.09	8.93	8.37	9.09	8.87
Non-interest Expense	16.54	14.72	16.04	18.49	7.68	10.89	18.38	7.75	11.01
Salary Expense	8.72	6.38	8.08	3.60	1.99	2.47	3.88	2.03	2.60
Bad Debt Expense	2.29	2.07	2.23	5.52	1.55	2.73	5.34	1.56	2.72
Supervision and Administration	0.04	--	0.03	2.44	1.24	1.59	2.28	1.23	1.55
Other Non-interest Expense	5.49	6.27	5.70	6.93	2.90	4.10	6.88	2.93	4.14
Income Before Income Taxes	4.59	2.34	3.98	4.82	1.60	2.55	4.81	1.61	2.59
Income Taxes	0.73	0.18	0.58	1.81	0.44	0.85	1.75	0.44	0.84
Net Income:									
Weighted Average	3.86	2.16	3.40	3.01	1.16	1.70	3.06	1.17	1.75
Median	3.54	2.54	3.08	2.42	0.37	1.15	3.08	0.49	2.17